

The diagram illustrates a financial data facility 110 and a collection efforts data facility 130, both connected to a central System 100.

Financial data facility 110:

- Authorization System 112:** Interacts with data stores 111 (Loan Application Information), 113 (Authorizations), and 121 (Payments/Reversals).
- Account Management 120:** Interacts with data stores 122 (Cardholder Masterfile), 123 (Account Transfers), and 124 (Exceptions).
- Customer Service 115:** Interacts with data stores 116 (Notes) and 117 (Contact Information).

All data stores (111, 113, 121, 122, 123, 124, 116, 117) feed into **System 100**.

Collection efforts data facility 130:

- Delinquent Account Profiles 132:** Feeds into System 100.
- Action/Result 136:** Feeds into System 100.
- Collector Notes 134:** Feeds into System 100.
- Account Decisioning and Strategy Management 140:** Feeds into System 100.
- Calls/Contacts 145:** Feeds into System 100.
- Dialer 144:** Feeds into System 100.
- Collections Workflow 142:** Feeds into System 100.
- Collections Masterfile 146:** Feeds into System 100.

System 100 also feeds into the **Collections Workflow 142**, which in turn feeds into **Collector 141A** and **Collector 141B**.

FIG. 1

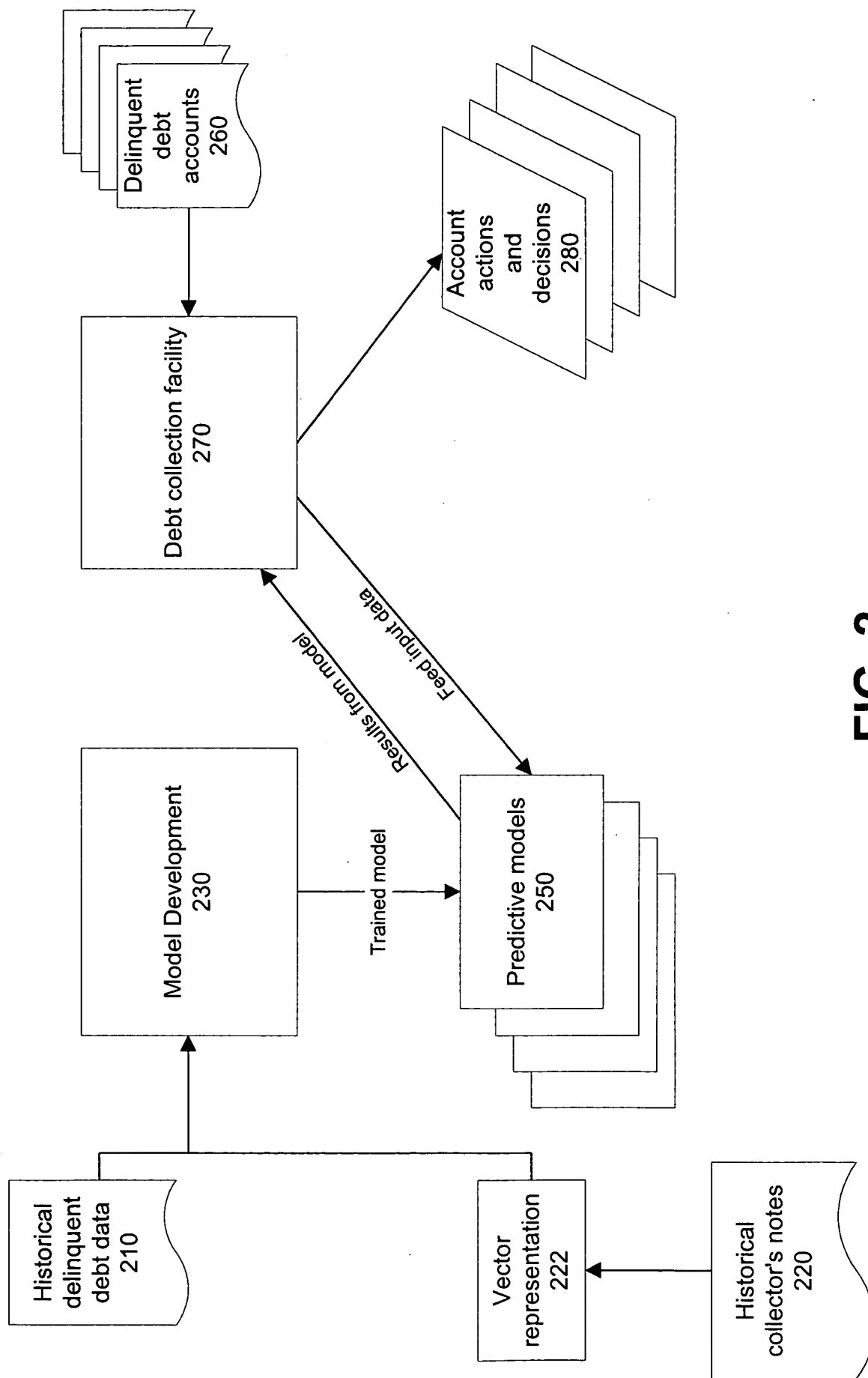
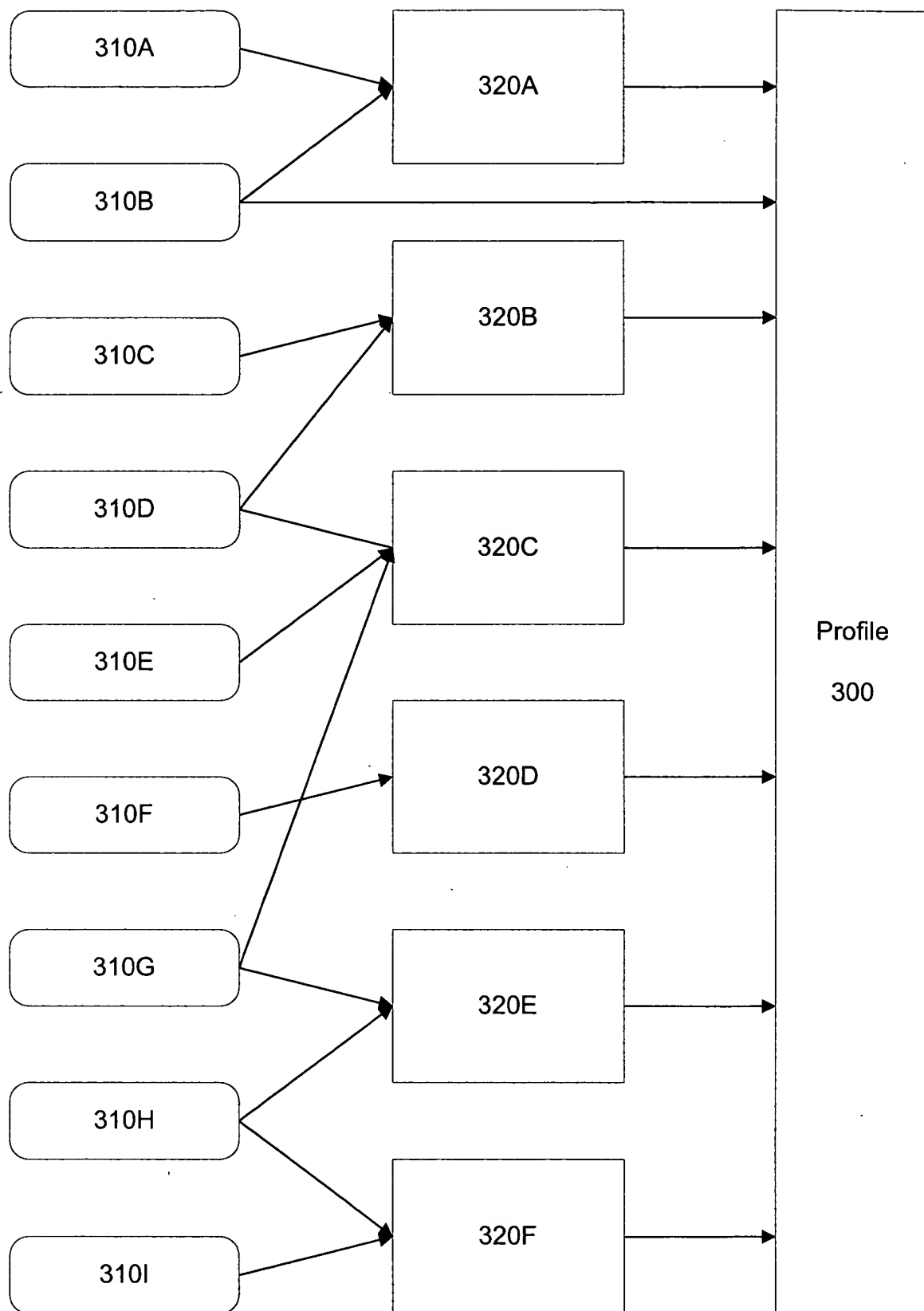


FIG. 2



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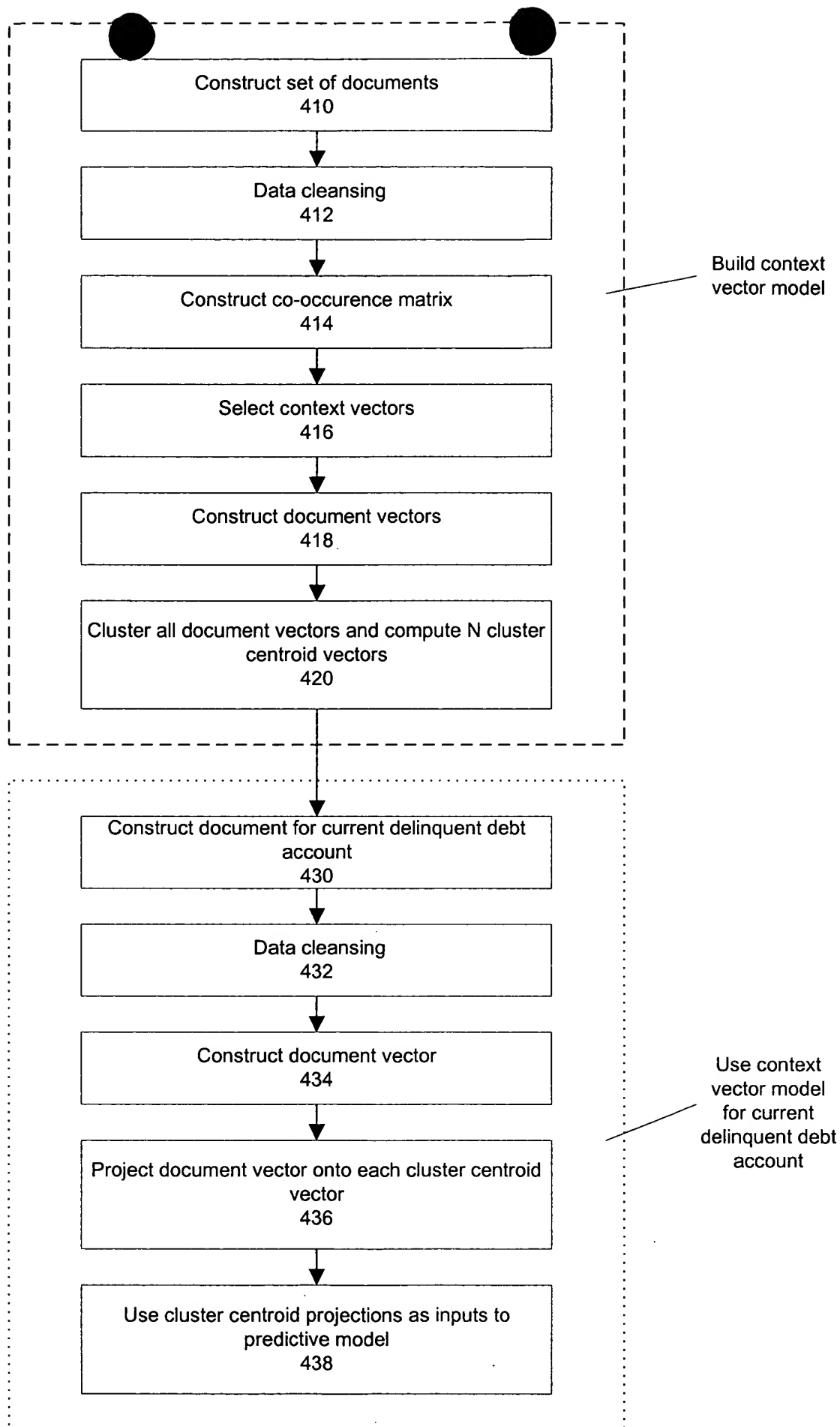


FIG. 4

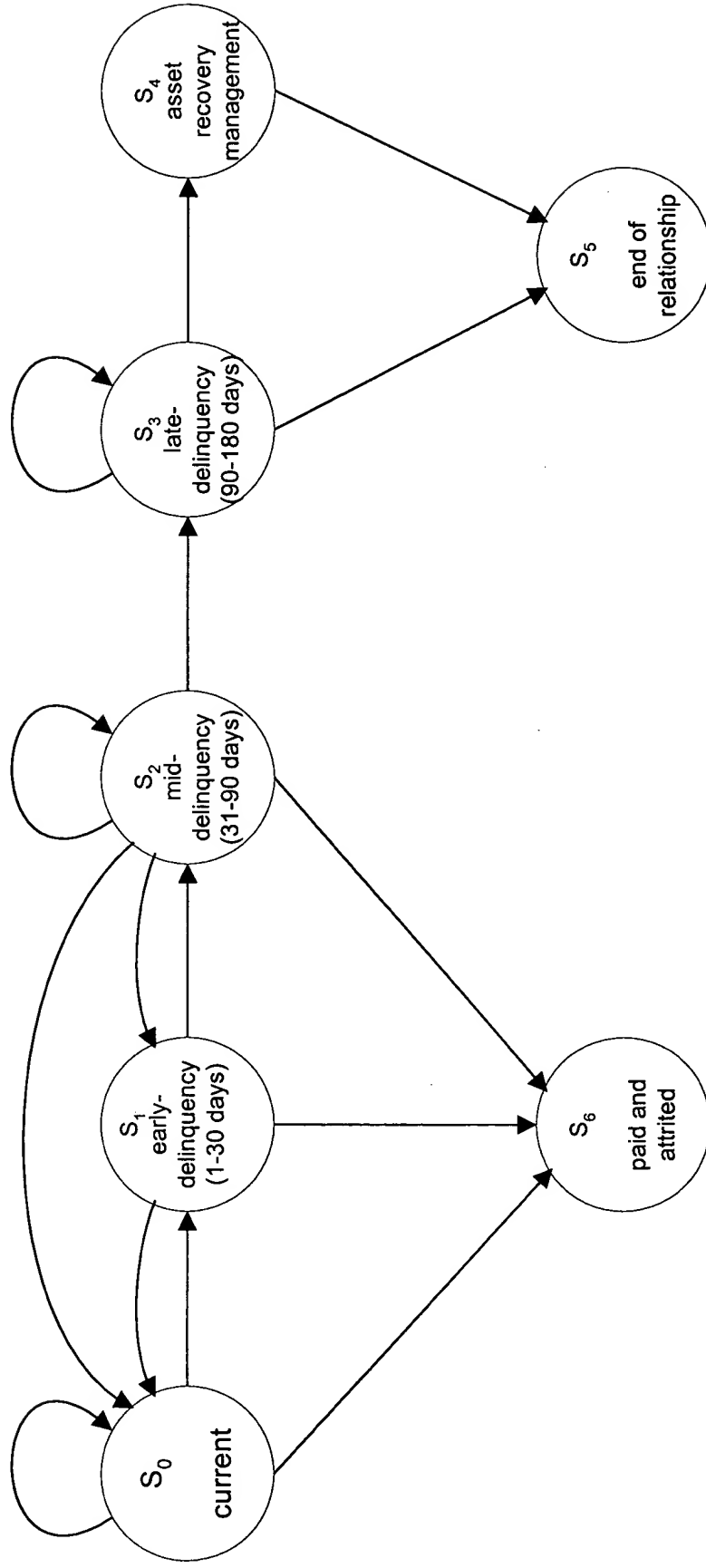
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FIG. 5

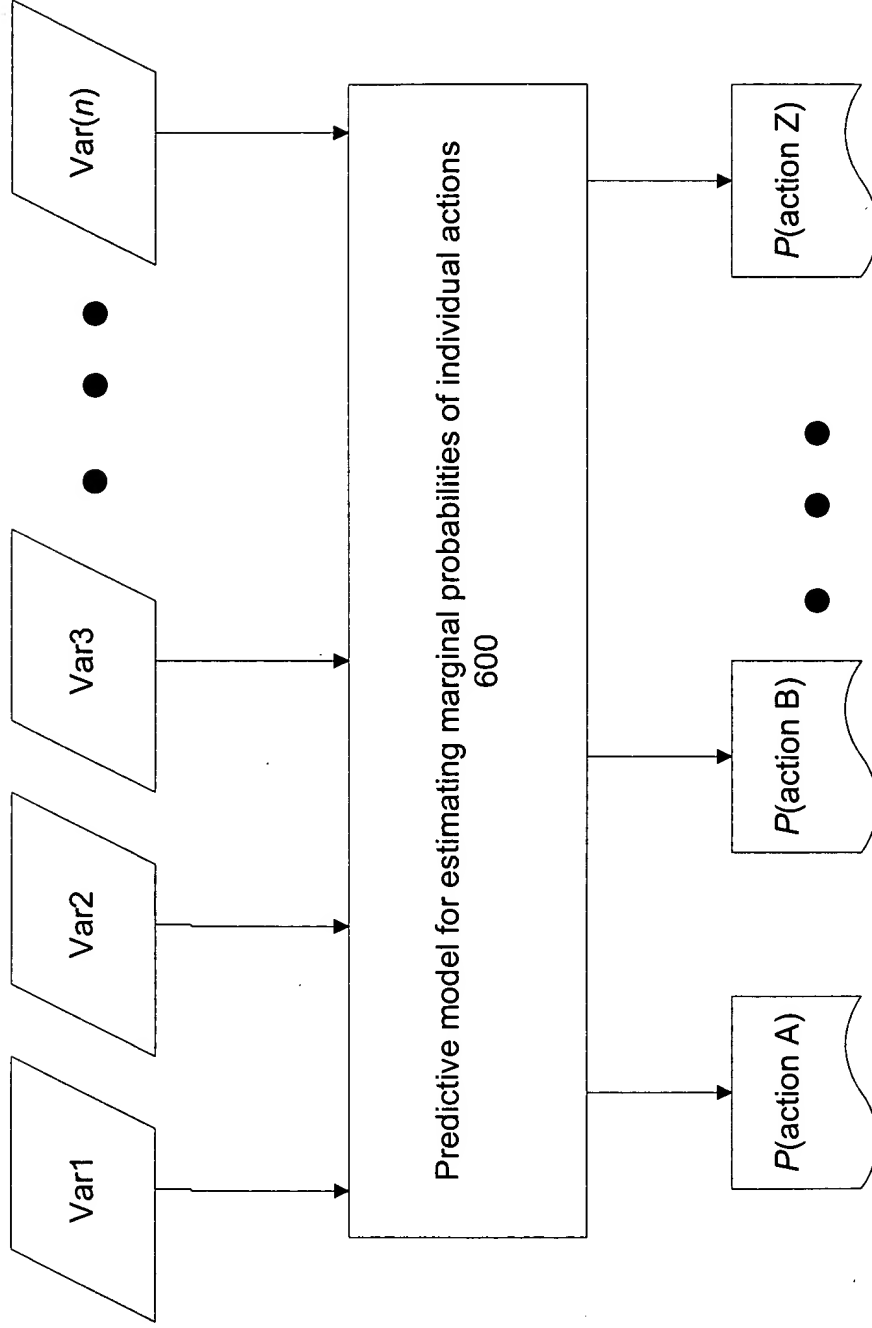


FIG. 6